

**106 Porchuck Road  
Greenwich, CT 06831**

December 15, 2015

The Honorable Jed S. Rakoff  
United States District Judge  
Southern District of New York  
500 Pearl Street  
New York, N Y 10007

***Re: United States v. Marcin Jakacki, Case No. 15-cr-747 (JSR)***

Dear Judge Rakoff:

I am writing on behalf of my husband, Marcin Jakacki, regarding the background and circumstances of our relationship to assist in his application for bail.

We first met during the summer of 2009 in my mom's home. Marcin was working with a construction company that I hired to renovate my mom's bathroom. I remember Marcin taking a break and explaining to me the differences in home structures between here and Europe. I noticed he had a chipped tooth and tended not to smile so much, but when he laughed you looked past that and only at his smile. We started dating, and on Valentine's Day 2010, Marcin proposed to me on his knee in our kitchen in Bayside. We married just shy of one year later on February 9, 2011.

We dreamed about having a family. Marcin had he told me about his son in Poland from a brief prior marriage. Marcin had gone back a year earlier to finalize the divorce from his ex-wife. I was in my mid-40s when we met and got married, so we tried right away to have a child. Marcin understood the sense of urgency, and wished nothing more than to make me happy and to have a family together. We tried unsuccessfully through the beginning of 2013. I would frequently visit an infertility specialist, sometimes twice a week, depending on my hormone levels and other things in preparation for in-vitro fertilization. Marcin would sometimes help me with the injections, especially when he saw the futility and frustration in my face, and said we won't give up. During this time, we were discussing surrogacy with my niece, Constantina, who was blessed with a beautiful boy, Michael. Marcin has a close relationship with Michael, and helped care for him right after he was born, including bathing him.

Our difficulties having a child put tremendous strain on our marriage, especially since we were not successful. Somehow you feel inadequate or undeserving or something less when you can't conceive. As a result, I began to turn inwards and push Marcin away. I stayed home, ate a lot, and gained weight, and did not want to do anything.

The Honorable Jed S. Rakoff  
December 15, 2015  
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This past summer we started considering adoption. A friend said she knew someone in Poland who worked in an orphanage and could help, but Marcin was adamant on never going back to Poland, even to adopt a child. We also learned that there may be options for adopting an American child, and remain hopeful that someday we will be able to bring joy and love to a child in need.

My husband is quite friendly but reserved. Marcin would always lend a helping hand to our neighbors in Bayside and Greenwich. When Hurricane Sandy occurred, he was outside looking to see if anyone needed help and help he did. He was out with his chainsaw clearing paths for our neighbors, and, in particular, freeing up a car that was hit with a fallen tree.

Marcin's relationship with his parents is very limited -- almost nonexistent for the last three and half years. He calls his parents in Poland a few times a year to speak to his son, usually on Christmas, Easter and his birthday. He also says I am his family, and that is enough for him. Marcin does maintain a good relationship with his grandmother here in NY who has lived here for over 10 years, and brings her over to our home for major holidays (if she's not working as a house keeper). He also sees his great aunt on occasion in Brooklyn. Marcin has not spoken to his brother in 3 years. They came to America together around nine years ago, and Marcin believes that his brother lives in Brooklyn as well.

Marcin and I really have no social friends beyond my family, who are everything to us. Marcin has a passion for building, renovation and fixing things. He has helped my family with many home improvements. For instance, he installed a loud buzzer for my mother at her home in Williamsburg, Brooklyn, because she is hard of hearing. My mom loves Marcin and admires the fact that he is hardworking, can fix just about anything, and is always there to help. We enjoy special times with my loud and loving family, which has also very much become Marcin's family as well, especially due to the fact that he has such a limited relationship with his own family. Marcin always has a story to tell, or something to patiently explain to our nephew and nieces about cars, plumbing, growing up and just about any other topic.

I know that Marcin and I do not have a perfect relationship, no marriage is ever perfect, but we have a strong one. Our troubles, with this case, my infertility, and, most recently, his infidelity, have made us realize that we need each other more than ever. Despite the challenges we have faced as a couple, we love each other very deeply, and I believe these hardships have actually made our relationship stronger. Marcin would never desert me, nor flee, nor would I do the same to him. He had many chances during the course of our marriage to do that, especially after the difficulties that I had conceiving and withdrawing into myself, but he always remained with me to face our ups and downs together.

The Honorable Jed S. Rakoff  
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It is very difficult for me to maintain our two stores now without Marcin there to help me. I need him now more than ever. I am working every day, out of the house 11-13 hours per day, which is wearing me thin. I don't know how much longer I can continue with this pace, and pray that he can be released to help.

I know that this case has put us into a terrible place, but I see it as a second chance in life and for us, as does Marcin. Our life together is something that can mend our souls and bring the gift of happiness through our love for each other. I hope that you will allow him to come home on bail as we confront the great challenges before us together.

With Sincere Regards,

A handwritten signature in blue ink, appearing to read 'Lilian Jakacki', with a long horizontal flourish extending to the right.

Lilian Jakacki



The Honorable Jed S. Rakoff  
United States District Judge  
Southern District of New York  
500 Pearl Street  
New York, New York 10007

I write this letter on behalf of my Uncle Marcin Jakacki. He is my Aunt Lilian's husband. He has been part of my family for over 7 years.

I see Marcin at least 10 times a year, as I visit my Aunt Lilian and Uncle Marcin quite often.

Marcin is a family man. He is also a hard worker. When my mother needs help fixing things in her house, such as plumbing problems, closing our pool, refinishing 2 bathrooms, etc. He saved my mother money by helping us when he did not have to. He put the time, sweat, gas money, driving back and forth to Long Island, even helping to purchase supplies.

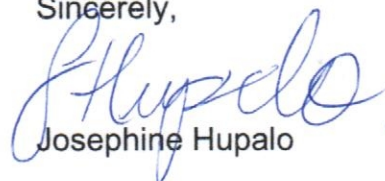
He took care of my Aunt Lilian. They were also trying to have a baby, which I saw may have sometimes strained their marriage. They wanted so much to have little ones. Recently I understand there was some infidelity in their relationship. Getting over and forgiving one another only made them even stronger. They both have stressful lives and I have seen them develop a deeper bond because of it. My Uncle would say that my Aunt Lilian is his soulmate.

I also enjoyed the times we spent together and he would let me ride the ATV. It is family moments such as these that I miss so much. He is a good person and should be released as soon as humanly possible. There is no reason he would ever leave us. We are his family. Fleeing the country wouldn't be an option or a concern, knowing my Uncle Marcin like I do.

My family and I are all bearing the weight of this situation. We want nothing more than for Marcin to come back home.

Thank you.

Sincerely,



Josephine Hupalo



146 South 3<sup>rd</sup> Street  
Brooklyn, NY 11211-5510

The Honorable Jed S. Rakoff  
United States District Judge  
Southern District of New York  
500 Pearl Street

Re: Marcin Jakacki

Dear Judge Rakoff,

My name is Jadwiga H. Wieckowski. I have lived in the United States since 1960, when I emigrated from Poland. I obtained a medical degree in Poland and worked as a pediatrician before coming to the U.S.

My late husband, Stanislaw, and I raised four children solely on my husband's income, as a civil engineer, since we decided that bringing up four children took priority over my re-certifying my medical degree. Over the course of several decades, I passed the ECFMG, Flex and Board examinations in order to be eligible to practice medicine, and then I worked in inner city hospitals in Brooklyn and as a pediatrician for a few years when my four children pre-teens and teens. Ultimately, my husband and I concluded that it was best for my children's growth and development for me to be over see their education at home rather than work night shifts at the hospital.

I am proud to tell you that all four of our children graduated from college/university. My husband and I used our savings to provide them their education, so that they would not be burdened my student loans. We lived modestly and never owned a car.

I write to you on behalf of my son-in-law, Marcin Jakacki, my youngest daughter, Lilian's husband. I was introduced to Marcin in 2009, when they began to date. At that time, Marcin worked for a construction company and he was one of the employees who fixed some plumbing at my house, which had not been fixed since my husband died in April 1996.

Each time I have spent time with Marcin at my house or at the homes of my three daughters, he has been polite and soft-spoken. He has been enthusiastic in showing my grandson, Philip, motorbikes and other gadgets. Marcin and Lilian celebrate my birthday, as well as the birthdays of my children and grandchildren when we have parties for these occasions. Marcin always comes to our family gatherings for holidays, including Christmas, 4<sup>th</sup> of July and Labor Day at the homes of my daughters. Since Marcin has little family, he has become a part of our family and I consider him my fifth child.

Marcin has volunteered to do repair jobs at my home and completely renovated my bathroom, which needed new plumbing, sink, toilet, wall and floor tiles, which had not been repaired since my husband died.

Marcin is devoted to Lilian from the time before their marriage in February 2011 through today even despite troubles they have faced in their marriage. Marcin and Lilian desperately wanted to have two or three children, a large family, as Lilian had growing up. They visited doctors and specialists and even went through several rounds of fertility treatments, but were unable to have biological children. The fact that they couldn't have children was heartbreaking. Every marriage has ups and downs, and the issue of not having children could have resulted in a breakup. Instead, Marcin and Lilian have vowed to adopt at least two children to make their family complete.

I have visited Lilian's house in Queens and their current house in Connecticut. I was impressed to see Marcin's handiwork in both homes in the kitchen, bathrooms and patios. He has worked hard in the upkeep of their homes. He keeps the house spotlessly clean and encourages my family and me to do the same when we visit them.

I respectfully and without reservation request that you grant bail to Marcin. I am vouching for Marcin by committing to co-signing his bond, and I am also willing to use my house as collateral for this purpose, if necessary.

Sincerely,



Jadwiga Wieckowski

146 South 3<sup>rd</sup> Street  
Brooklyn, NY 11211-5510

The Honorable Jed S. Rakoff  
United States District Judge  
Southern District of New York  
500 Pearl Street

Re: Marcin Jakacki

Dear Judge Rakoff,

My name is Stanley R. Wieckowski. I have worked as an engineer for over 30 years at Superior Electromechanical, now called Superior Motion Control, Inc., located at 40 Smith Street, Farmingdale, New York 11735.

I am writing on behalf of Mr. Marcin Jakacki, who is married to my youngest sister, Lilian, since February 2011. We see each other at family gatherings and holidays during the year.

Marcin is polite and well-mannered. He is always respectful to my Mother, who is 88 years old, and all three of my sisters, including Lilian.

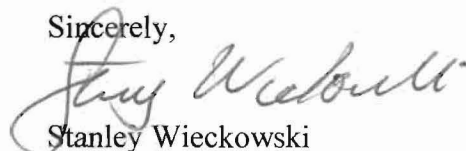
Marcin has done some renovation work at my Mother's house; specifically, he renovated a bathroom that had been in disrepair for over 20 years. Marcin updated the plumbing and installed new fixtures, as well as fixed the walls and put in new tiles on the floor to make it more accessible for my Mother.

Marcin and Lilian tried for years to have children, but despite various treatments, were unsuccessful. They also had issues with infidelity. This was very disheartening and could have broken their marriage apart. Instead, Marcin and my sister have faced these challenges head-on and realistically. These uphill battles have made them stronger as a couple. They wish to adopt children. I know that they will be loving, caring and understanding parents and they do want to stay together to achieve this goal.

When Marcin married my sister, he knew that she is very close to her family, particularly, my Mother, and he has participated in family events and casual get-togethers since they have first met. Marcin does not have a relationship with his relatives in Poland. As a result he has become part of our family and we support him fully.

I support Marcin's request for bail to be granted. My family and I will provide any assistance that is required for Marcin to obtain bail.

Sincerely,



Stanley Wieckowski



The Honorable Jed S. Rakoff  
United States District Judge  
Southern District of New York  
500 Pearl Street  
New York, New York 10007

I, Stella Wieckowski, am writing this letter on behalf of my brother-in-law Marcin Jakacki. He has been a part of our family for almost 7 years. I see him whenever I visit my sister, Lilian, roughly 6 times a year, as well as on family gatherings such as Christmas, Thanksgiving, Easter, Mother's Day, birthdays and a summer holiday like Labor day or Memorial Day or July 4th.

Marcin has the ability to bring out the best in Lilian. For instance, my sister was always a wonderful cook. I didn't think it was possible to become a better cook, but thanks to Marcin, who has a relative in the restaurant business, he shared a lot of cooking secrets with her and she has become an amazing cook.

Marcin has always lent our family a helping hand in all aspects of his expertise as well as things he is not so familiar with. He is extremely talented in remodeling homes and has worked on many of our homes over the years.

My sister Lilian and Marcin tried for several years to conceive a child with no luck. My sister became very depressed and this may have led to a strain in the marriage as well as their businesses. We are aware of Marcin's infidelity, and we appreciate that people make mistakes. If Lilian can forgive him, and we believe she has, we as a family forgive him as well.

Marcin remains devoted to our family. He has always gone the extra mile for our family and we are ready to go the extra mile for him. He is a good person with a big heart. I do not believe he is a flight risk as I do not believe he is capable of hurting us. He knows how much we love and support him, and if your honor is willing to release him, we will be there to provide that love and support.

Sincerely

  
Stella Wieckowski

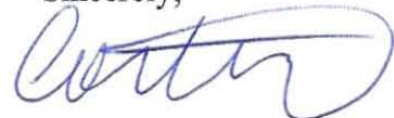
The Honorable Jed S. Rakoff  
United States District Judge  
Southern District of New York  
500 Pearl Street  
New York, New York 10007

I write this letter on behalf of Marcin Jakacki, who is my aunt Lilian's husband, and has been a part of our family for approximately 8 years. I am currently a full-time student at Suffolk Community College and a full time mom to my 4 year old son.

I see Marcin mostly during family gatherings such as birthdays, Christmas, Thanksgiving, Easter, and summer gatherings like July 4th and Labor day -- roughly 6 times a year.

Marcin is extremely family oriented and hardworking. When at home he is constantly fixing and improving everything he possibly can. He is a workaholic and a perfectionist. He worked as a contractor in all phases of home-improvement as well as demolition. I think he is my grandmother's favorite son-in-law, she likes hard working people and she is proud of all his work. She always says Lilian caught herself a very good husband and hopes that I too may be so lucky one day. He is always willing to lend a helping hand and give advice about anything he has knowledge about. My younger brother always asks Martin for advice. When we had a storm recently and a huge branch came down on our fence he showed my brother how to use a chainsaw for the first time and he lent it to him so he could cut up the tree limb into firewood. Just recently he showed my brother how to do a pool closing, ultimately saving my mom \$250. Marcin believes there is nothing like hands on experience to teach you how to do something. He is a true believer of hard work and he has always been extremely good to our family. Because he has always been so devoted to us, we are here for him and support him wholeheartedly.

Sincerely,



Constance Hupalo

Elizabeth M. Wieckowski  
263 Harwood Avenue  
Sleepy Hollow, NY 10591

December 14, 2015

The Honorable Jed S. Rakoff  
United States District Judge  
Southern District of New York  
500 Pearl Street  
New York, New York 10007

Re: Marcin Jakacki

Your Honor,

My name is Elizabeth M. Wieckowski. I am a practicing patent attorney in the state of New York for nearly twenty years and am currently employed as an associate by Ostrolenk Faber LLP in New York. I also am registered to practice before the U.S. Patent and Trademark Office. I am writing not as an attorney, but as a family member, in support of my brother-in-law, Mr. Marcin Jakacki, who is married to my youngest sister, Lilian Wieckowski.

I am aware of Marcin's current legal troubles and briefly spoke to him on Thanksgiving Day. I am helping Marcin by paying the retainer for his legal counsel, Ms. Lindsay Lewis of the Law Offices of Joshua L. Dratel, P.C. I have used my savings and have borrowed from family members and a friend for the retainer. I also have committed to co-signing Marcin's bond, as I did for my sister to ensure her release.

I first met Marcin when he started dating my sister six years ago. Since their marriage, Marcin and Lilian have spent time with our family at special family occasions and holidays. Marcin has a cordial relationship with my family and me, and has over time become much closer to my family than he is to his own family.

Marcin is family-oriented and hard working. I know that Marcin and Lilian tried to conceive children, but were unable to do so even with medical intervention. They have come to terms with not having biological children. I understand that Marcin and Lilian plan to adopt a child, possibly two children. They wish to adopt an older child, not an infant or toddler. Therefore, they have an admirable goal in their marriage and I believe their marriage is strong enough to survive the hardships they have faced as a couple. There are many children in the U.S. in need of good parents to provide them loving and stable homes. I believe that Marcin and Lilian will be good role models for any child that they



adopt. I have seen Marcin interact with one of my nephews, who has grown up fatherless. Marcin has become somewhat of a father figure for my nephew.

I do not believe that Marcin presents a risk of flight. I also believe that Marcin deserves to be given an opportunity to defend himself in pending legal actions. Your Honor granting bail would enable Marcin to effectively do so.

Respectfully,

A handwritten signature in blue ink that reads "Elizabeth M. Wieckowski". The signature is written in a cursive style with a horizontal line under the name.

Elizabeth M. Wieckowski

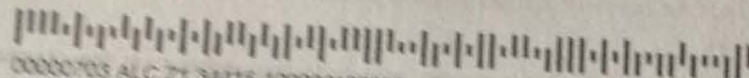
## LAND ROVER FINANCIAL GROUP\*

## AUTO LOAN ACCOUNT SUMMARY

Page 1 of 2

11/10/2015 through 12/09/2015

Account	11429613230307
Vehicle Description	2014 LNDR RANGE ROVE
VIN	SALGV3TF3EA194213
Principal Balance as of 12-09-15	\$67,512.56
Current Payment Due on 12-28-15	\$1,422.28
Amount Past Due as of 12-09-15	\$0.00
Fees and Charges	\$0.00
<b>Total Payment Due On 12-28-15</b>	<b>\$1,422.28</b>



00000703 ALC ZY 3441S-100000100000 70

MARCIN JAKACKI

LILIAN A WIECKOWSKI

106 PORCHUCK RD

GREENWICH, CT 06831-2926

Visit our Website:

LandRoverFinancialGroup.com



Account Information: 1-866-931-3347

Hearing Impaired: 1-800-524-9765



Payment by Phone: 1-800-346-8915

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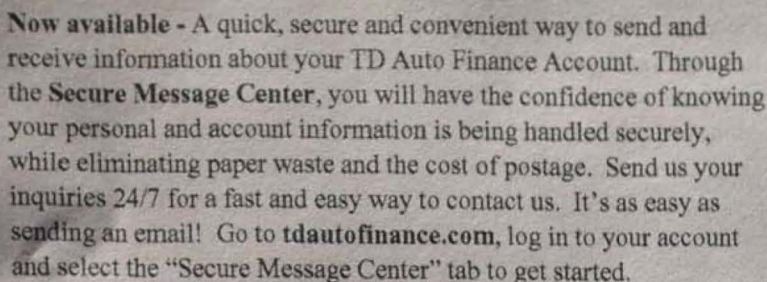
## ACCOUNT MESSAGES

- \* Your account is current. Thank you.
- \* The principal balance displayed above is not your payoff. For a payoff quote, please visit LandRoverFinancialGroup.com.
- \* See reverse of statement for important information pertaining to your account.
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## ACTIVITY SINCE LAST STATEMENT

Transaction Date	Transaction Description	Transaction Total
11-30-15	PAYMENT - THANK YOU (PRINCIPAL \$1292.85) (INTEREST \$357.15)	(\$1,650.00)
12-03-15	PAYMENT - THANK YOU (PRINCIPAL \$1506.50) (INTEREST \$17.52, FEES \$10.00)	(\$1,534.02)





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Account Number	1100325234
Vehicle Description	2012 PORSCHE CAYENNE
Vehicle Identification Number	WP1AB2A29CLA49371
Contract Date	04/27/2012
Statement Date	12/08/2015
Payments Made	43
Estimated Payoff Amount*	\$6,269.26

\*Payoff Amount as of statement date. See reverse for details.

Date	Description of Activity	Amount
11/30/2015	Payment Received - Thank You	\$390.00
12/27/2015	Current Amount Due	\$369.40
12/27/2015	Total Amount Due	\$369.40

Payments received after statement date are not reflected.

Please see reverse side for important information on check conversion.

**Web Address** **tdautofinance.com**  
Visit us online to review your account, make your payment or update your personal information.

<b>Customer Service Center</b>	<b>1-800-556-8172</b>
<b>Hours of Operation</b>	Monday - Friday 8am - 10pm ET Saturday - 8am - 7pm ET
<b>Payment Mailing Address</b>	PO BOX 16035 LEWISTON, ME 04243-9517

Account Number	1100325234
Payment Due Date	12/27/2015
Total Amount Due	\$369.40

Total Amount Paid

I have a new address or paid more than the amount due (details on back)

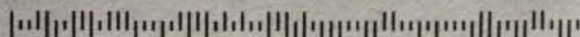
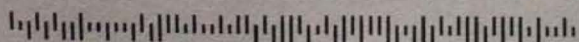
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AB 01 006160 15856 B 27 A

LILIAN WIECKOWSKI  
106 PORCHUCK RD  
GREENWICH, CT 06831-2926





Account Ending 1-13008

0000349991553033358 003287897000073800 09 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

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**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

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LILIAN A WIECKOWSKI  
Closing Date 12/13/15

Account Ending 1-13008

## Payments and Credits

### Summary

	Total
<b>Payments</b>	<b>-\$5,650.00</b>
<b>Credits</b>	
LILIAN A WIECKOWSKI 1-13008	-\$2,005.10
<b>Total Payments and Credits</b>	<b>-\$7,655.10</b>

### Detail \*Indicates posting date

Payments	Amount
11/16/15* LILIAN A WIECKOWSKI ONLINE PAYMENT - THANK YOU	-\$200.00
11/30/15* LILIAN A WIECKOWSKI ONLINE PAYMENT - THANK YOU	-\$550.00
12/03/15* LILIAN A WIECKOWSKI PHONE PAYMENT - THANK YOU	-\$600.00
12/04/15* LILIAN A WIECKOWSKI ONLINE PAYMENT - THANK YOU	-\$500.00
12/06/15* LILIAN A WIECKOWSKI ONLINE PAYMENT - THANK YOU	-\$200.00
12/08/15* LILIAN A WIECKOWSKI ONLINE PAYMENT - THANK YOU	-\$3,100.00
12/09/15* LILIAN A WIECKOWSKI ONLINE PAYMENT - THANK YOU	-\$500.00
<b>Credits</b>	<b>Amount</b>
11/17/15 LILIAN A WIECKOWSKI TOCCA NEW YORK NY 2129297122	-\$2,005.10

## New Charges

### Summary

	Total
LILIAN A WIECKOWSKI 1-13008	\$6,903.24
MARCIN JAKACKI 1-12018	\$26.14
<b>Total New Charges</b>	<b>\$6,929.38</b>

### Detail



LILIAN A WIECKOWSKI  
Card Ending 1-13008

	Amount
11/27/15 STAPLES 00595 RIVERSIDE CT 00595000629113 06878 STAPLES FUNDED COUPON THE DOTCOM SKU	\$222.21
11/30/15 JELLYCAT INC 0740 MINNEAPOLIS MN 612-332-3088 Description TOYS/GAMES/HOBBIES	\$815.10
12/04/15 DROPBOX*D6MV291ZZ6CS DROPBOX*D6MV291 SAN FRANCISCO CA 4159867057	\$9.99



**Detail Continued**

		Amount
12/04/15	DR HAUSCHKA SKIN CARE SOUTH DEERFIELD MA HEALTH & BEAUTY SPA	\$914.40
12/04/15	MELISSA AND DOU Melissa And Dou WESTPORT CT	\$1,328.30
12/06/15	VISTAPR*VISTAPRINT.COM 866-8936743 MA PRINTING	\$27.92
12/06/15	VISTAPR*VISTAPRINT.COM 866-8936743 MA PRINTING	\$148.85
12/06/15	VISTAPR*VISTAPRINT.COM 866-8936743 MA PRINTING	\$27.92
12/06/15	VISTAPR*VISTAPRINT.COM 866-8936743 MA PRINTING	\$204.69
12/06/15	UPS* 1Z1X76034249749751 751 800-811-1648 GA SHIPPING SVC DATE 12/04/15 TRK# 1Z1X76034249749751 FR ZIP 06831 TO ZIP 11222 US 00000 GROUND ACC REF#	\$5.00
12/08/15	SEDONA BROOKLYN NY 7186090022	\$0.05
12/08/15	SEDONA BROOKLYN NY 7186090022	\$0.07
12/08/15	MICHEL DESIGN WORKS LTD 000000001 KATONAH NY 9147632244 Description REFER TO RECEIPT	\$81.41
12/08/15	MEGAFOOD 6032160906 NH 949499 06831	\$1,511.35
12/09/15	DR HAUSCHKA SKIN CARE SOUTH DEERFIELD MA HEALTH & BEAUTY SPA	\$873.06
12/11/15	WS BADGER CO, INC 201001002725133 GILSUM NH 800-603-6100	\$697.80
12/12/15	BP#4804308MCGUINNESS&KENT 4804 BROOKLYN NY 718-383-1131 Description Unleaded Super	\$35.12

Continued on next page



LILIAN A WIECKOWSKI  
Closing Date 12/13/15

Account Ending 1-13008

### Detail Continued

Amount



MARCIN JAKACKI  
Card Ending 1-12018

Amount

11/23/15	NETFLIX.COM		\$7.99
	866-579-7172 CA		
	RECREATION SERVICE		
12/02/15	SIRIUSXM.COM/ACCT		\$18.15
	888-635-5144 NY		
	XM SATELITE		

### Fees

Amount

<b>Total Fees for this Period</b>	<b>\$0.00</b>
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### Interest Charged

Amount

12/13/15	Interest Charge on Purchases	\$413.20
<b>Total Interest Charged for this Period</b>		<b>\$413.20</b>

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

### 2015 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2015	\$40.00
Total Interest in 2015	\$4,576.66

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/21/2008		15.24% (v)	\$31,963.73	\$413.20
Cash Advances	03/21/2008		25.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$413.20</b>

(v) Variable Rate







LILIAN A WIECKOWSKI  
Closing Date 12/13/15

Account Ending 1-13008

### Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed changes to your Cardmember Agreement can be found on the following page.

#### Important Changes to Your Account Terms

We are changing your late payment fee and returned payment fee, effective for fees assessed on or after December 1, 2015. The following is a summary of the changes that are being made to your account terms. For more detailed information, please see the reverse side of this page.

Revised Terms, as of December 1, 2015	
Late Payment Fee	Up to \$37
Returned Payment Fee	Up to \$37

To help you make payments on time, every time, we offer a suite of account management tools:

- Pay online or by phone 24/7 - Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay - Have your payment automatically deducted from your bank account each month.
- Account alerts - Get email or text alerts when your payment due date is approaching.
- Mobile services - View and manage your Card account from anywhere.

Go to [americanexpress.com/consumerresources](http://americanexpress.com/consumerresources) to learn more.

*See the reverse side for the Detail of Changes to your Cardmember Agreement.*

## Details of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

### Late Payment Fees and Returned Payment Fees

Effective December 1, 2015, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$37</b>
• Returned Payment	Up to <b>\$37</b>
• Overlimit	<b>None</b>

### Late Payment Fee

Effective December 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

<b>Late Payment</b>	Up to \$37. If we do not receive the Minimum Payment Due by its Payment Due Date, the fee is \$27. If this happens again within the next 6 billing periods, the fee is \$37. However, the late fee will not exceed the Minimum Payment Due. Paying late may also result in a penalty APR. See <i>Penalty APR for new transactions</i> and <i>Penalty APR for existing balances</i> above.
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### Returned Payment Fee

Effective December 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

<b>Returned Payment</b>	Up to \$37. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is \$27. If you do this again within the same billing period or the next 6 billing periods, the fee is \$37. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty APR. See <i>Penalty APR for new transactions</i> above.
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ID 10710



**TrueBlue® Program****TRUE**  
**BLUE** | jetBlue

p. 9/9

Prepared for LILIAN A WIECKOWSKI

Account Number 1M81566091

**TrueBlue Points Earned****4,436****TrueBlue Points Transferred this Period****10,957****Account Summary**

November 1, 2015 - November 30, 2015

Prior Month Points Balance	10,957
TrueBlue Points Earned	+4,436
TrueBlue Points Transferred	-10,957
TrueBlue Points Adjusted	0
<b>TrueBlue Points Remaining</b>	<b>4,436</b>

Points are available when a minimum payment has been made and all your accounts are in good standing. Earn Bonus TrueBlue Points on all eligible spend and get to your next Award flight even faster!

**Questions About Your Account?**[americanexpress.com/jetblue](http://americanexpress.com/jetblue)

1-800-906-8864

International Collect: 1-336-393-1111

**Did You Know?****EXCLUSIVE CARD MEMBER BENEFITS**

Learn more about your travel, shopping and account protections that come with Card Membership. Learn more at [americanexpress.com/jetblue](http://americanexpress.com/jetblue)

**Points Transaction Detail**

November 1, 2015 - November 30, 2015

TrueBlue Points Earned	TrueBlue Points Earned On Eligible Charges	Promotional Bonus TrueBlue Points	Total TrueBlue Points Earned
<b>JetBlue Card</b> XXXX-XXXX1-13008	4,410	0	4,410
<b>JetBlue Card</b> XXXX-XXXX1-12018	26	0	26
<b>Total</b>	<b>4,436</b>	<b>0</b>	<b>4,436</b>
TrueBlue Points Transferred	TrueBlue Points Transferred	Transferred Date	
<b>TrueBlue</b> Account Number 2066714281	10,957	11/16/15	
<b>Total</b>	<b>10,957</b>		

On a monthly basis, we will transfer your TrueBlue Points Earned into your TrueBlue Program account if you have made at least the minimum payment due and all your accounts are in good standing. If you have questions, please visit [www.americanexpress.com/jetblue](http://www.americanexpress.com/jetblue) or call 1-800-906-8864. From overseas, call collect 1-336-393-1111.

## Visa Signature®

LILIAN WIECKOWSKI  
 Account Number: 4400 6636 7988 0719  
 October 29 - November 28, 2015

## Account Information:

www.bankofamerica.com

## Mail billing inquiries to:

Bank of America  
 P.O. Box 982235  
 El Paso TX 79998-2235

## Mail payments to:

Bank of America  
 P.O. Box 15019  
 Wilmington DE 19886-5019

## Customer Service:

1.800.421.2110

(1.800.346.3178 TTY)

New Balance Total .....\$11,778.00  
 Current Payment Due .....\$117.00  
 Total Minimum Payment Due.....\$117.00  
 Payment Due Date.....12/25/15

**Late Payment Warning:** If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$37.00 and your APRs may be increased up to the Penalty APR of 29.99%.

**Total Minimum Payment Warning:** If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Only the Total Minimum Payment	27 years	\$31,339.00
\$418.00	36 months	\$15,048.00 (Savings = \$16,291.00)

If you would like information about credit counseling services, call  
 1-866-300-5238.

Previous Balance .....\$11,978.00  
 Payments and Other Credits.....-200.00  
 Purchases and Adjustments .....0.00  
**Fees Charged.....0.00**  
**Interest Charged.....0.00**

New Balance Total .....\$11,778.00

Total Credit Line.....\$13,000.00  
 Total Credit Available.....\$1,222.00  
 Cash Credit Line .....\$3,900.00  
 Portion of Credit Available  
 for Cash .....\$1,222.00  
 Statement Closing Date .....11/28/15  
 Days in Billing Cycle .....31

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
11/18	11/18	<b>Payments and Other Credits</b> BA ELECTRONIC PAYMENT	4215		-200.00	<b>-\$200.00</b>

28 011778000001170000020000004400663679880719

BANK OF AMERICA  
 P.O. BOX 15019  
 WILMINGTON DE 19886-5019

Account Number: 4400 6636 7988 0719

New Balance Total .....\$11,778.00  
 Total Minimum Payment Due.....117.00  
 Payment Due Date.....12/25/15

LILIAN WIECKOWSKI  
 106 PORCHUCK RD  
 GREENWICH CT 06831-2926

Enter payment amount \$ .

Check here for a change of mailing address or phone numbers.  
 Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to: Bank of America

⑆ 5 240 22 250⑆ 196 236 79880719⑆



## CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

### • Has a credit posted to your account?

Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.

### • Is the charge or amount unfamiliar?

Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in **Online Banking**, it is easy to enroll using the web address on the front of your statement or give us a call.

**Please remember: If you find an error on your bill, you must notify us no later than 60 days after we sent your first statement on which the error or problem appeared to preserve your billing rights.**



### ONLINE

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.



### PHONE

**1.866.266.0212**

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.



### MAIL

**Attn: Billing Inquiries, PO Box 982235, El Paso TX 79998**

When writing, please include **Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number** of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

## PAYING INTEREST

We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

### CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" — a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance; (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

## PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

## TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

### HOW WE ALLOCATE YOUR PAYMENTS

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

## IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

### YOUR CREDIT LINES

The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

### MISCELLANEOUS

Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by FIA Card Services. FIA Card Services is a registered trademark of FIA Card Services and/or its affiliates.

**If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.**

Address 1 \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Area Code & Home Phone \_\_\_\_\_

Area Code & Work Phone \_\_\_\_\_

Visa Signature®

4400 6636 7988 0719  
 October 29 - November 28, 2015  
 Page 3 of 4

<i>Transaction Date</i>	<i>Posting Date</i>	<i>Description</i>	<i>Reference Number</i>	<i>Account Number</i>	<i>Amount</i>	<i>Total</i>
		Total fees charged in 2015			\$378.00	
		Total interest charged in 2015			\$0.00	

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	<b>Annual Percentage Rate</b>	<b>Promotional Transaction Type</b>	<b>Promotional Offer ID</b>	<b>Promotional Rate End Date</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charges by Transaction Type</b>
Purchases	22.99%V				\$0.00	\$0.00
Balance Transfers	22.99%V				\$0.00	\$0.00
Promotional APR	0.00%	BT	Y64A-35923	09/28/2016	\$0.00	\$0.00
Direct Deposit and Check Cash Advances	24.99%V				\$0.00	\$0.00
Bank Cash Advances	24.99%V				\$0.00	\$0.00

APR Type Definitions: Promotional Transaction Types: BT = Balance Transfer; Daily Interest Rate Type: V= Variable Rate (rate may vary); APR Type: Promotional APR (APR for limited time on eligible transactions)

.00 BASE EARNED THIS MONTH  
 .00 TOTAL AVAILABLE  
 VISIT [BANKOFAMERICA.COM/CASHREWARDS](http://BANKOFAMERICA.COM/CASHREWARDS)

Join us and (RED) to fight AIDS in Africa. Thanks to life-changing medicine that costs as little as 30 cents a day, a mother with HIV can give birth to a healthy, HIV-free baby. Learn more at [bankofamerica.com/AIDSfree](http://bankofamerica.com/AIDSfree)

Tell us what you are thinking. Join the Bank of America® Advisory Panel and help us learn what we are doing right and what we can do better. Join at [bankofamerica.com/advisorypanel](http://bankofamerica.com/advisorypanel). Enter code CACC.





## Citi PremierPass®/Expedia.com® Card - Elite Level



LILIAN A WIECKOWSKI

Member Since 2009 Account number ending in: 5161

Billing Period: 11/10/15-12/08/15

How to reach us

www.citicards.com

1-866-458-4271

BOX 6062 SIOUX FALLS, SD 57117

**Minimum payment due:** **\$232.97**  
**New balance:** **\$9,878.43**  
**Payment due date:** **01/06/16**

**Make a payment now!** [www.payonline.citicards.com](http://www.payonline.citicards.com)

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased up to the variable Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	24 year(s)	\$21,441
\$344	3 year(s)	\$12,370 (Savings = \$9,071)

For information about credit counseling services, call 1-877-337-8187.  
 New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

**Account Summary**

Previous balance \$11,438.91  
 Payments -\$3,650.00  
 Credits -\$0.00  
 Purchases +\$1,850.60  
 Cash advances +\$98.95  
 Fees +\$5.00  
 Interest +\$134.97

**New balance** **\$9,878.43**

**Credit Limit**


Revolving Credit limit \$11,200  
 Includes \$1,800 cash advance limit  
 Available Revolving credit \$1,321  
 Includes \$1,321 available for cash advances

**You're still getting a paper statement.  
 Why not go Paperless?**

Take the plunge and you can:

- Stay up to date with most legal notices and account updates delivered to your inbox
- Set up reminders for payment due dates
- Access up to 7 years' worth of statements online

**>> Go Paperless now**



**thankyou from citi**

**Total ThankYou Member Available Point Balance:** **1,993**  
as of 11/30/15

**» See page 2 for more information about your rewards.**



P.O. Box 6004  
 Sioux Falls, SD 57117-6004

Your Statement Is Inside



**Pay online** [www.citicards.com](http://www.citicards.com)



**Pay by phone** 1-866-458-4271



**Pay by mail** Use this coupon

- Enclose a valid check or money order payable to CITI CARDS. No cash or foreign currency.
- Write the last four digits of your account number on your check.

**Minimum payment due** **\$232.97**  
**New balance** **\$9,878.43**  
**Payment due date** **01/06/16**

**Amount enclosed: \$**

Account number ending in 5161

LILIAN A WIECKOWSKI  
 106 PORCHUCK RD  
 GREENWICH CT 06831-2926

CITI CARDS  
 PO BOX 9001037  
 Louisville, KY 40290-1037

**Account Summary**

Trans. date	Post date	Description	Amount
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**Payments, Credits and Adjustments**

	11/19	ONLINE PAYMENT, THANK YOU	-\$250.00
	11/24	ONLINE PAYMENT, THANK YOU	-\$250.00
	11/24	ONLINE PAYMENT, THANK YOU	-\$250.00
	11/25	ONLINE PAYMENT, THANK YOU	-\$300.00
	11/30	ONLINE PAYMENT, THANK YOU	-\$500.00
	12/01	ONLINE PAYMENT, THANK YOU	-\$300.00
	12/01	ONLINE PAYMENT, THANK YOU	-\$500.00
	12/03	ONLINE PAYMENT, THANK YOU	-\$200.00
	12/08	ONLINE PAYMENT, THANK YOU	-\$1,100.00

**Standard Purchases**

11/25	11/25	SELECT NUTRITION UNFI 603-2563000 NY	\$653.40
11/30	11/30	LEVCO ENERGY NORWALK CT	\$506.55
12/01	12/01	LEVCO ENERGY NORWALK CT	\$105.29
12/02	12/02	SELECT NUTRITION UNFI 603-2563000 NY	\$3.00
12/02	12/02	SELECT NUTRITION UNFI 603-2563000 NY	\$582.36

**Cash Advances**

12/01	12/01	MONEYGRAM PAYMENT SYST MINNEAPOLIS MN	\$98.95
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**Fees charged**

Date	Description	Amount
12/08	ADVANCES*TRANSACTION FEE	\$5.00

**Total fees charged in this billing period** **\$5.00**

**Interest charged**

Date	Description	Amount
12/08	INTEREST CHARGED TO STANDARD ADV	\$0.12
12/08	INTEREST CHARGED TO STANDARD PURCH	\$134.85

**Total interest charged in this billing period** **\$134.97**

**2015 totals year-to-date**

Total fees charged in 2015	<b>\$80.00</b>
Total interest charged in 2015	<b>\$1,427.54</b>

**Interest charge calculation**

Days in billing cycle: 29

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
<b>PURCHASES</b>			
Standard Purch	15.24% (V)	\$11,137.34 (D)	\$134.85
<b>ADVANCES</b>			
Standard Adv	21.99% (V)	\$6.85 (D)	\$0.12

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

thankyou  
from citi



**Member ID: 8910231542124998**

**Purchase Points Activity This Period**

Earned 612  
Select Spend +2,478

**Total Earned 3,090**

**Transferred to ThankYou Member Account 3,090**

**Total Purchase Points earned for Expedia.com purchase this period 0**

**Total Points transferred to your ThankYou Member account this period 3,090**

» Visit [thankyou.com](http://thankyou.com) to redeem points or see full rewards details.



## **Account messages**

### **For Citi customers who may be impacted by the recent tragic events**

We recognize that customers traveling in France and Lebanon, or with family members in the region, may face challenges due to the recent tragic events. Should you need account or travel assistance, we want to assure you that Citi is here to help. Just call the number on the back of your card; we're available 24/7.

ThankYou Flight Points will appear on your billing statement approximately 6 to 8 weeks following the initial departure date of travel.

ThankYou Purchase Points and ThankYou Flight Points become available for redemption after they are transferred to your ThankYou Member Account.

Remember, any charges above your revolving credit limit **MUST BE PAID IN FULL** by your statement's payment due date.

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 12/30/2015 to allow enough time for regular mail to reach us.

## About Interest Charges

**How We Calculate Interest.** We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (D). We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances. We use the **average daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (A). To get an average daily balance, we take the balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We figure the interest charge by multiplying the average daily balance by the monthly periodic rate, or by the daily periodic rate and by the number of days in the billing period, as applicable.

**Minimum Interest Charge.** If we charge interest, it will be at least \$0.50.

**How to Avoid Paying Interest on Purchases.** Your due date is at least 23 days after the close of each billing period. We will not charge you any interest on purchases if you pay your New Balance by the due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing periods in a row. We will begin charging interest on cash advances and balance transfers on the transaction date.

## Your Rights

### What To Do If You Find A Mistake On Your Statement.

If you think there is an error on your statement, visit us online at the url above or write to the Customer Service address shown on the front.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### Your Rights if You Are Dissatisfied With Your Credit Card Purchases.

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us online or in writing at the Customer Service address shown on front of statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

### Notification of Disputed Item

You can file a billing dispute or check the status of an existing dispute online at the url above. You can also check the status of an existing billing dispute by contacting the customer service number on the top of this page.

## Other Account and Payment Information

**When Your Payment Will Be Credited.** If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

**Proper Form.** For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash or foreign currency please.
- Include your name and the last four digits of your account number.

**How to Report a Lost or Stolen Card.** Call the Customer Service number at the top of the page.

**Balance Transfers.** Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

**Membership Fee.** Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

**Credit Reporting Disputes.** We may report information about your account to credit bureaus. If you think we've reported inaccurate information, please write to us at the Customer Service address on your statement.

### Payment Amount

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

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## Payments other than by mail

**Online.** Go to the URL on the front of your statement to make a payment. When you enroll in Online Bill Pay you can schedule your payments up to ninety days in advance using the "Other" payment option. For security reasons, you may not be able to pay your entire new balance the first time you make a payment online.

**Phone.** Call the phone number on the front of your statement to make a payment. There is no fee for this service.

**AutoPay.** Visit [autopay.citicards.com](http://autopay.citicards.com) to enroll in AutoPay and have your payment amount automatically deducted each month on your due date from the payment account you choose.

**Express mail.** Send payment by express mail to:

Citi Cards  
Attention: Bankcard Payments Department  
6716 Grade Lane  
Building 9, Suite 910  
Louisville, KY 40213

**Crediting Payments other than by Mail.** The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

**If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.**

## Discover® More® Card

Account number ending in 1253

Open Date: Oct 21, 2015- Close Date: Nov 20, 2015

Cardmember Since 2000

Page 1 of 6

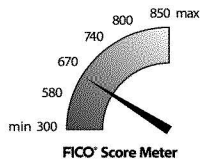
## ACCOUNT SUMMARY

Previous Balance		\$12,090.43
Payments and Credits	-	\$400.00
Purchases	+	\$817.29
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$35.00
Interest Charged	+	\$13.98
New Balance		\$12,556.70

See Interest Charge Calculation section following the Transactions section for detailed APR information

Credit Line	\$14,200
Credit Line Available	\$1,643
Cash Advance Credit Line	\$2,500
Cash Advance Credit Line Available	\$1,643

You may be able to avoid interest on Purchases.  
See reverse for details.



**FICO**  
**666**  
Your FICO® Credit Score on 11/14/15.

Track recent scores on your FICO® page in this statement.

## PAYMENT INFORMATION

**New Balance** **\$12,556.70**

Minimum Payment Due \$252.00

Payment Due Date December 15, 2015

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your purchase and balance transfer APRs for new transactions may be increased up to the Penalty APR of 25.24% variable.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	37 years	\$47,331
\$426	3 years	\$15,325
		(Savings= \$32,006)

If you would like information about credit counseling services, call 1-800-347-1121.

## REWARDS

<b>Cashback Bonus®</b>	Anniversary Month
	November
Opening Balance	\$ 8.17
New Cashback Bonus This Period	
Everywhere Else	+ \$ 8.17
Redeemed This Period	- \$ 0.00
<b>Cashback Bonus Balance</b>	<b>\$ 16.34</b>

To learn more, log in at [Discover.com](http://Discover.com)

Make Check payable to Discover.  
Please fold on the perforation below, detach and return with your payment.

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

## Payment Coupon

Please do not fold, clip or staple.



**Pay Online**  
Discover.com



**Pay by Phone**  
1-800-347-2683

LILIAN A WIECKOWSKI  
106 PORCHUCK RD  
GREENWICH CT 06831-2926



Account number ending in	1253
Minimum Payment Due	\$252.00
New Balance	\$12,556.70
Payment Due Date	December 15, 2015
Amount enclosed	\$ <input type="text"/>

PO BOX 71084  
CHARLOTTE NC 28272-1084

Phone and Internet payments must be received by 5PM ET to be credited as of the same day.  
**Address, e-mail or telephone changed?** Note changes on reverse side.

000001986458603252806125567000046020025200



**Important Information**

**See your Cardmember Agreement.** Your Cardmember Agreement contains all the terms of your Account.

**Lost or stolen cards.** Report immediately! Call **1-800-347-2683**.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at: Discover, PO Box 30421, Salt Lake City, UT 84130-0421. You must write to us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. The Billing Rights Notice further explains your rights. Please see your Cardmember Agreement or visit <https://discover.com/billingrights> for a copy of this notice.

**Payments.** You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your payment and the bottom portion of this statement in the envelope provided after affixing postage. Payments sent without proper postage will be returned to the sender. Do not send cash. If you pay by check, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If a payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payments, if you send the payment to any other address, or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit. Payments made online or by phone will be credited as of the day of receipt if made by 5 PM Eastern time.

You can pay your monthly Minimum Payment Due, or a greater amount that does not exceed your current Account balance, over the telephone or you can setup automatic payments through a customer service representative by calling 1-800-347-2683. Automatic payments for the billing period shown on your statement will be deducted on the Payment Due Date shown on that statement, or the next automatic payment date referred to on your statement, unless you request a recurring payment date (e.g., the 15<sup>th</sup> day of the month) that occurs before your Payment Due Date or Close Date. If your scheduled payment date falls on a weekend or bank holiday, your payment will be processed the business day prior to the weekend or bank holiday. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower. By providing those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel a scheduled payment by phone at 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421; payment cancellations must be received before 5 PM ET of the scheduled withdrawal date. If your payments may vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be.

You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set automatic payments for: (i) statement New Balance, (ii) statement Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) Other dollar amount. If your scheduled "Other dollar amount" payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the billing statement based on credits or payments after the Close Date.

If you enroll by phone in our automatic payment service, please fill-in the following blanks below and retain the authorization for your records.

Amount: ☐ Full Pay ☐ Min Pay ☐ Min Pay+ \$ \_\_\_\_\_;  
☐ Other Amount\$ \_\_\_\_\_; Bank Routing #: \_\_\_\_\_;  
 Bank Account # \_\_\_\_\_;

Monthly on the ☐ Payment Due Date ☐ Close Date

☐ \_\_\_\_\_ Day of month (insert date)

**Credit Reporting.** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at this address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

**Paying Interest.** Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers as of the later of the Transaction Date or the first day of the billing period in which the transaction posted to your Account.

**How We Calculate Interest Charges.** We Use the Daily Balance Method (including current transactions) to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-800-347-2683.

**Balance Subject to Interest Rate.** Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

**Credit Balances.** If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on page 3 of your billing statement.

**Balance Transfers.** Balance Transfers are offered at our discretion and accrue interest at the standard purchase rate unless we tell you otherwise.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC. TL23-24N.0215

## CHANGE OF ADDRESS

If correct on front, do not use. Please print clearly in blue or black ink, in the space provided.

Street Address

Home Phone

Work Phone

City

Email

State, Zip

To make changes to your address, email or telephone number, visit [Discover.com](http://Discover.com)

Continued on next page

## Discover® More® Card

Account number ending in 1253

Open Date: Oct 21, 2015 - Close Date: Nov 20, 2015

Page 3 of 6

## CONTACT US



**Web**  
Access your  
account securely  
at [Discover.com](http://Discover.com)



**Mobile**  
Manage your  
account anytime,  
anywhere at  
[m.Discover.com](http://m.Discover.com)



**Phone**  
**1-800-DISCOVER**  
(1-800-347-2683)  
TDD 1-800-347-7449



**Inquiry**  
**Discover**  
PO Box 30943  
Salt Lake City  
UT 84130



**Mail Payments**  
Discover  
PO Box 6103  
Carol Stream  
IL 60197-6103

## Transactions

	Trans. Date	Post Date			
<b>Payments and Credits</b>	Nov 17	Nov 17	INTERNET PAYMENT - THANK YOU	\$	-400.00
<b>Travel/Entertainment</b>	Oct 22	Oct 22	EZPASS PREPAID TOLL 999-999-9999 NY	\$	425.00
	Nov 9	Nov 9	SAW MILL CLUB RECURRING 9142410797 NY		147.00
<b>Services</b>	Oct 25	Oct 25	GEICO *AUTO 800-841-3000 DC 4399869256298926834	\$	230.34
	Oct 30	Oct 30	BEYONDDIET.COM 800-815-1941 VT		14.95
<b>Fees</b>	Nov 15	Nov 15	LATE FEE	\$	35.00
			<b>TOTAL FEES FOR THIS PERIOD</b>		<b>35.00</b>
<b>Interest Charged</b>			INTEREST CHARGE ON PURCHASES	\$	13.98
			INTEREST CHARGE ON CASH ADVANCES		0.00
			INTEREST CHARGE ON BALANCE TRANSFERS		0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>		<b>13.98</b>

## 2015 Totals Year-to-Date

<b>TOTAL FEES CHARGED IN 2015</b>	\$	468.00
<b>TOTAL INTEREST CHARGED IN 2015</b>	\$	686.21

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Current Billing Period: 31 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	20.24% V	\$813.42	\$13.98
Cash Advances	23.99% V	\$0.00	\$0.00
Balance Transfers	0.00%	\$11,911.04	\$0.00

V=Variable Rate

## Information For You

For more information about how interest charges are calculated see your Cardmember Agreement or go to [www.discover.com/interestcharges](http://www.discover.com/interestcharges)

## Information For You ... Continued

### FICO® Credit Score Terms

Your FICO® Credit Score and key factors are based on data from TransUnion and may be different from other credit scores. This information is intended for and only provided to Primary cardmembers who have an available score. See **Discover.com/FICO** about the availability of your score. Your score is provided on the statement for individual accounts and on Discover.com with key factors for individual and joint accounts. You will see up to a year of recent scores starting when you become a cardmember. Discover and other lenders may use different inputs, such as a FICO® Credit Score, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO® Credit Score on your statement, just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request. To learn more, visit Discover.com

### Availability of FICO® Credit Score

As an active cardmember, you may see your FICO® Credit Score on your monthly statement or online. Reasons why you may not see your FICO® Credit Score include: if you have a joint account; if you opt out; if you have key information that is mismatched or missing, as one example, an address change that has not been updated with Discover or TransUnion; if your credit history is too new; if your account status is abandoned, bankrupt, fraud, lost or stolen, closed, revoked, or charged off; if you have a foreign address; or if you have no account activity such as no purchase transactions, fees, interest, or payments for approximately 30 days.

### Discover Account Payments Discontinued at Sears

Effective February 1, 2016, cardmembers will no longer have the option to make any payments to their Discover account at Sears locations. You will continue to have the option to make payments online by visiting our website at Discover.com, by calling us at 1-800-DISCOVER (1-800-347-2683), or by mailing us a check.

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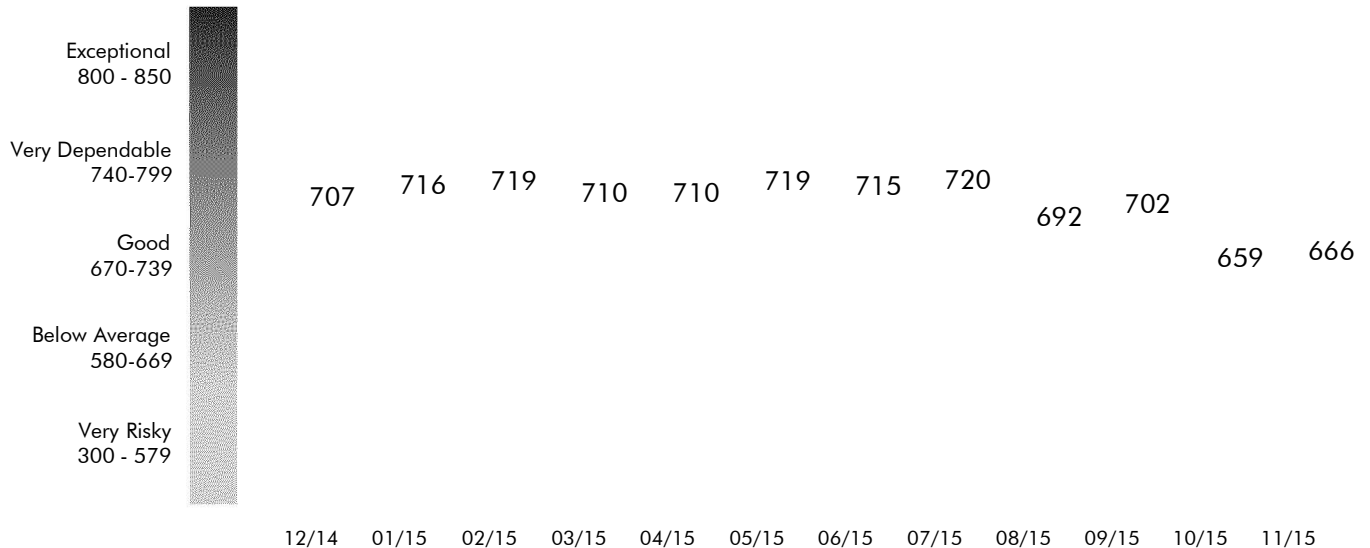
## Discover® More® Card

Account number ending in 1253

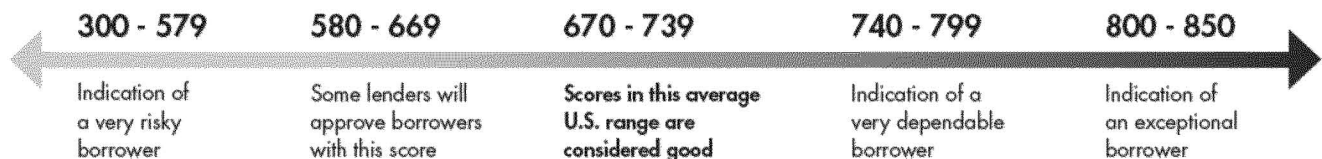
Open Date: Oct 21, 2015- Close Date: Nov 20, 2015

Cardmember Since 2000

Page 5 of 6

**Lilian**, your FICO® Credit Score is **666** as of **11/14/2015****Your FICO® Credit Score History****Important Information:**

- We may not always receive a score for you each month so there may be months with no scores.
- For questions on the availability of your score go to the "Information For You" section of the document.

**Log into [Discover.com/FICO](http://Discover.com/FICO) to see key factors impacting all your scores.****What your FICO® Credit Score means to lenders**

See FICO® Credit Score Terms on the 'Information For You' section of the statement.





PLATINUM MASTERCARD

Platinum MasterCard Account Statement  
Account Number 5491-0986-1909-5382  
From October 27, 2015 to November 25, 2015

Summary of Account Activity

Previous Balance		\$3,885.64
Payments	-	\$300.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$0.00
Checks	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$39.95
New Balance		\$3,625.59
Credit Limit		\$6,500.00
Credit Available		\$0.00
Statement Closing Date	November 25, 2015	
Days in Billing Cycle		30

Payment Information

New Balance	\$3,625.59
Minimum Payment Due	\$77.00
Payment Due Date	December 20, 2015
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional transactions using this Account and each month you pay...	You will pay off the balance shown on this statement in about...
Only the Minimum Payment	19 Years
\$122.00	3 Years
And you will end up paying an estimated total of... \$6,948.00 \$4,397.00 (Savings = \$2,551.00)	
If you would like information about credit counseling services call 1-866-569-2227	

Questions?

Customer Service / Lost or Stolen Card	1-888-385-8916
Outside USA Collect	1-716-841-7212
TDD/Hearing Impaired	1-800-898-5999

**Payment Address:** HSBC Bank USA, N.A., PO Box 4657, Carol Stream, IL 60197  
**Billing Inquiries:** HSBC Bank USA, N.A., PO Box 9, Buffalo, NY 14240  
**Manage your account online at** [www.us.hsbc.com](http://www.us.hsbc.com)

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

YOUR ACCOUNT IS CURRENTLY CLOSED.

Transactions

			Payments/Returns/Credits		
Trans Date	Post Date	Description	Reference Number	Amount	
10/26/15	10/26/15	PAYMENT - THANK YOU	85215319QEHMBYYNR	-\$100.00	
11/17/15	11/17/15	PAYMENT - THANK YOU	8521531A1EHMB2JK1	-\$200.00	
TOTAL PAYMENTS FOR THIS PERIOD				-\$300.00	

			Fees		
Trans Date	Post Date	Description	Reference Number	Amount	
TOTAL FEES FOR THIS PERIOD				\$0.00	

			Interest Charged		
Trans Date	Post Date	Description	Reference Number	Amount	
10/26/15	10/26/15	*FINANCE CHARGE* PREV CYCLE PURCHASES		-\$0.03	
11/25/15	11/25/15	Interest Charge on Purchases		\$39.98	
11/25/15	11/25/15	Interest Charge on Cash Advances		\$0.00	
TOTAL INTEREST FOR THIS PERIOD				\$39.95	

2015 Totals Year to Date

Total Fees Charged in 2015	\$25.00
Total Interest Charged in 2015	\$604.56

5187 JOH 1 7 23 151125 0 C PAGE 1 of 2 1 0 1030 9860 Y339

Detach and return bottom portion with your payment.

See reverse side for important information



**Account Number:** 5491-0986-1909-5382  
**New Balance** \$3,625.59  
**Minimum Payment Due** \$77.00  
**Payment Due Date** 12/20/2015

Include account number on check to HSBC Bank USA, N.A.  
Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery

AMOUNT \$  
ENCLOSED

HSBC Bank USA, N.A.  
PO BOX 4657  
CAROL STREAM IL 60197-4657



LILIANA WIECKOWSKI  
106 PORCHUCK RD  
GREENWICH CT 06831-2926





PLATINUM MASTERCARD

Platinum MasterCard Account Statement  
Account Number 5491-0986-1909-5382  
From October 27, 2015 to November 25, 2015

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
CASH ADVANCES	21.99% (v)	\$0.00	\$0.00
PURCHASES	12.99% (v)	\$0.00	\$0.00
PROTBAL PURCHASES	12.99% (v)	\$3,745.11	\$39.98
BALANCE TRANSFERS	12.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

HSBC Rewards Summary

Current Balance	110,145
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Check your points balance or redeem your points through Personal Internet Banking at [us.hsbc.com](http://us.hsbc.com) or call the HSBC Rewards Department at 888.385.8916. Representatives are available Mon-Sun 7am-Midnight ET, 7 days a week. If you are calling from outside the United States or Canada, please call collect at 716.841.7141.

To book travel, please call 888.385.8916 and speak to an agent. Our travel booking hours are Mon-Fri 8am-8pm ET and Sat 9am-5:30pm ET.

NOTIFICATION OF DISPUTED ITEMS

If you believe any portion of this billing statement is in error, please complete, sign and return this form to the written inquiries address shown on the front of this billing statement. **If your card has been lost/stolen or you have not received it, do not use this form; instead, call Customer Service immediately. Please print in blue or black ink. Do not mail this form in with your payment.**

NAME (PLEASE PRINT)

SIGNATURE

DATE

ACCOUNT #

REFERENCE NUMBER

MERCHANT

AMOUNT OF DISPUTE \$

I have examined the charges made to my account and am disputing an item for the following reason:

☐

1. I have not received any service(s) from the above-referenced merchant. **Please provide any invoice(s) or contract(s) that indicate(s) what you were to receive.**

☐

2. I have cancelled the above transaction with the merchant on (mm/dd/yy). I continue to be billed.

☐

3. Merchandise shipped to me arrived damaged and/or defective on Please specify date (mm/dd/yy). I attempted to return the goods and resolve my dispute with the merchant. The merchant's response was

☒ **Note: You may write us or use this form or a copy if you use this form, you may wish to record the information on the attached billing statement for your records.**

**What To Do if You Think You Find a Mistake on Your Statement:** If you think there is an error on your statement, write to us on a separate sheet of paper or use the attached Notification of Disputed Item form, at the billing inquiries address on the front of this billing statement.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge your interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights if You Are Dissatisfied With Your Credit Card Purchases:** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home State or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the billing inquiries address on the front of this billing statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Paying Interest:** Your Account has a grace period on purchases. Periodic Interest Charges begin accruing on purchases, balance transfers, cash advances, and credit card checks on the date of the transaction and continue to accrue until your balance is paid in full. However, no Interest will be charged on new purchases for any billing cycle when:

- you paid your entire New Balance in the previous month on time; and
- you pay your entire current month's balance on time as well.

**How Interest Charges Are Calculated:** To determine your periodic Interest Charges on each billing statement, we:

- determine the Average Daily Balance for each type of transaction; (for example, purchases, balance transfers, and cash advances); then
- multiply this number by the applicable Daily Periodic Rate; then
- multiply this number by the total number of days in the billing cycle.

We use the applicable Daily Periodic Rate in effect on the billing statement closing date. You can determine your Daily Periodic Rate by dividing the APR by 365.

**How Daily Balance Is Determined:** We take the beginning balance for each type of transaction that day; then add the following: any new transactions; any previous day's periodic Interest Charges; any Finance Charges; any fees and charges. We then subtract any payments and/or credits.

We also make any needed adjustments. For example:

- If a transaction posts after, but occurs before the start of a billing cycle, we may adjust the amount above to include this transaction. It will be included as of the first day of the billing cycle in which it posts.
- If your Account is subject to a grace period during the billing cycle, your payments will be subtracted from all Daily Balances in the current billing cycle.

How damaged or defective?

☐

4. Merchandise received was 'not as described' by the merchant. I have attempted to return the goods and resolve my dispute with the merchant. The merchant's response was. I was told I would receive. I actually received.

☐

5. I have returned above-referenced merchandise on (mm/dd/yy) because (If available, please provide proof of return.)

☐

6. Neither I nor any person authorized to use my card made the charge listed above. In addition, neither I nor anyone else authorized by me received the goods or services represented by this transaction.

☐

7. I have been billed twice for the same transaction. The first charge is reflected on my statement and the second charge is reflected on my statement. If the transactions do not have the same transaction date and dollar amount, please select option 6 above.

☐

8. Other – attach a letter describing your dispute. Please include the following:

A. Your name and account number

B. Dollar amount of your dispute

C. Details of your dispute

- If a transaction for a returned payment or a dispute resolved in our favor posts after the beginning of the billing cycle, we will make this adjustment:
  - the applicable Daily Balance(s) and any related Interest Charge calculations will be adjusted to include the transaction amount as of the date of the original payment or transaction.To calculate your Average Daily Balance, we add the Daily Balances for each day of the billing cycle; then divide this total by the number of days in the billing cycle.

**Annual Percentage Rate:** If your Account has any variable rates, your Annual Percentage Rate(s) may vary.

**About the Penalty APR:** If you do not make your Minimum Payment Due by the Payment Due Date, we may increase your APRs to the Penalty APR.

If this occurs:

- we will provide advance notice before the Penalty APR goes into effect.
- once the Penalty APR goes into effect, if you make your Minimum Payment Due by the Payment Due Date for the next six consecutive billing cycles, your rates will return to the non-Penalty APRs that apply to your Account.
- if you do not make the next six consecutive minimum payments by the Payment Due Date, we may keep the Penalty APR on your Account indefinitely.

**Account Renewal Annual Fee:** If an ANNUAL FEE is applicable to your Account, you will be notified on the front of your billing statement that the ANNUAL FEE will be assessed on your next billing statement and you must do the following to avoid paying it:

- cancel your Account by writing to us at the "Billing Inquiries" address or by calling us at the "Customer Service" phone number shown on the front of this billing statement before the PAYMENT DUE DATE on the billing statement on which the Annual Fee is assessed. Your credit availability will then be terminated and your Account may be paid off according to the terms in your Cardmember Agreement.

If the ANNUAL FEE was assessed to your Account and it is the only outstanding balance on your Account, and you do not pay the ANNUAL FEE within 90 days from the PAYMENT DUE DATE on which the said ANNUAL FEE was payable, the ANNUAL FEE will be credited and your Account will be closed.

**When and How to Pay:** You agree to pay at least the Minimum Payment Due in time to be credited to your Account as of the Payment Due Date. You may pay more than the Minimum Payment Due, or the entire New Balance at any time.

Payments should be mailed with a single coupon to the payment address shown on the front of your billing statement. Payments must be made by a single check or money order payable in U.S. dollars and drawn on a U.S. financial institution. Payments may also be made using our optional payment by phone or online services using the phone number or Web address listed on the front of this billing statement. Payments received on any day at the payment address shown on the front by 5:00 p.m. Central Time will be credited to your Account as of the date of receipt. Payments submitted by phone or online by 5:00 p.m. Central Time will be credited to your Account as of the date of receipt. Payments received after the times indicated will be credited the next day. Payments made in person at any HSBC branch by close of business will be credited no later than the date of receipt. Crediting payments to your Account may be delayed up to five days if the payment is not made as described above, or, is not mailed to and received at the address provided for remittance; is not accompanied by the payment coupon; is received in an envelope other than the envelope provided for remittance; is stapled, folded, or paper clipped; or includes multiple payment coupons or checks.

**By sending us a check for payment on your Account, you authorize us to make a onetime electronic funds transfer (EFT) from your bank account or to process the payment as a check transaction.** When we use information from your check to make an EFT, funds may be withdrawn from your account as soon as the same day we receive your payment, and your check will be destroyed.

**Payment by Phone:** When you use our optional payment by phone service, you authorize us to initiate an electronic funds transfer from your designated bank account. You must authorize the amount and timing of each payment. Please retain this authorization for your records.

**Credit Balance:** Requests for credit balance refunds should be mailed to the inquiry address shown on the front of your billing statement. Hearing Impaired: If you are hearing impaired, call Telecommunications Devices for the Deaf (TDD/TTY) at the phone number listed on the front of this billing statement.

**Negative Credit Bureau Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. If you believe we have reported inaccurate information about your Account to any consumer reporting agency, you should notify us and ask us to correct the inaccurate information by writing to us at the billing inquiries address listed on the front of this billing statement.

**Debt Collection:** We are required by law, if applicable, to notify you that we are attempting to collect a debt, and any information obtained will be used for that purpose.

O1AH5187 - 5 - 09/23/2015

To ensure accuracy, please print neatly using upper-case letters and numbers only!

CHANGE OF ADDRESS

Street Number

Street Name or the words "PO Box"

Unit or PO Box Number

City

State

Zip

Email Address (Primary)

Home Phone (Primary)

Home Phone (Secondary)

Work Phone (Primary)

Work Phone (Secondary)